

Fill in this information to identify your case:

Debtor 1 Gerald Kane
 Debtor 2 _____
 (Spouse, if filing)
 United States Bankruptcy Court for the Eastern District of Pennsylvania
 Case number 2:19-bk-12729
 (If known)

☒ Check if this is an amended filing

Official Form 106Sum
Amended Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	<u>\$1,113,000.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	<u>\$6,351.00</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	<u>\$1,119,351.00</u>

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	<u>\$1,215,424.78</u>
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	<u>\$0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	<u>\$0.00</u>
Your total liabilities	<u>\$1,215,424.78</u>

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	<u>\$10,954.79</u>
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22, Column A, of <i>Schedule J</i>	<u>\$8,404.65</u>

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?
☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes

7. What kind of debt do you have?
☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9 for statistical purposes. 28 U.S.C. § 159.
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income* (Official Form 122A-1, 122B, or 122C-1):
 Copy your total current monthly income from line 11..... \$0.00

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:.....

From Part 4 on <i>Schedule E/F</i> , copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.).....	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.).....	<u>\$0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.).....	<u>\$0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.).....	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.).....	<u>\$0.00</u>
9g. Total. Add lines 9a through 9f.....	<u>\$0.00</u>

Fill in this information to identify your case:

Debtor 1 Gerald Kane

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania

Case number 2:19-bk-12729
(If known)

☒ Check if this is an amended filing

Official Form 106A/B
Amended Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land or Other Real Estate You Own or Have an Interest in

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1 1146 Saint Finegan Drive
Street address, if available, or other description

West Chester PA 19382
City, State, ZIP Code

Chester
County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other
N/A

Who has an interest in the property? Check

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$953,000.00	\$953,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

1.2 106 24th Street, South
Street address, if available, or other description

Brigantine NJ 08203
City, State, ZIP Code

Atlantic
County

What is the property? Check all that apply

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other
N/A

Who has an interest in the property? Check

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$160,000.00	\$160,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here

\$1,113,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No.
☒ Yes.

3.1 Make: Nissan
 Model: Frontier
 Year: 2002
 Approximate mileage: 150,000
 Other information:

Who has an interest in the property? Check one
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$2,500.00	\$2,500.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No.
☐ Yes.

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here

\$2,500.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items? (List the current value of the portion you own. Do not deduct secured claims or exemptions)

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes (Various household furnishings \$800.00, D1)..... \$800.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No
☒ Yes (Various consumer electronics \$500.00, D1)..... \$500.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☐ No
☒ Yes (Personal collectibles - photos, family heirlooms, etc \$100.00, D1)..... \$100.00

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No
☐ Yes

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No
☐ Yes

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No
☒ Yes (Debtor's clothes \$200.00, D1) **\$200.00**

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☒ No
☐ Yes

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No
☐ Yes

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No
☐ Yes

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$1,600.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following? (List the current value of the portion you own. Do not deduct secured claims or exemptions)

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No
☒ Yes **Cash on hand \$50.00 (D1)** **\$50.00**

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No
☒ Yes **Fulton Bank - checking account - individual account \$500.00 (D1)** **\$500.00**

Fulton Bank - checking account - shared account with wife \$500.00 (D1) **\$500.00**

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No
☐ Yes **\$0.00**

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☐ No
☒ Yes **Ownership in Wickersham Construction \$1.00 (D1)** **\$1.00**

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No
☐ Yes **\$0.00**

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No
☒ Yes **Pension - Turner Construction - per month \$1,200.00 (D1)** **\$1,200.00**

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company.
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No
☐ Yes **\$0.00**

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No
☐ Yes **\$0.00**

24. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified state tuition plan as defined in 26 U.S.C. § 529(b)(1).

☒ No
☐ Yes **\$0.00**

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No
☐ Yes **\$0.00**

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No
☐ Yes **\$0.00**

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No
☐ Yes **\$0.00**

28. Tax refunds owed to you

Give specific information about them, including whether you already filed the returns and the tax years

☒ No
☐ Yes **\$0.00**

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No
☐ Yes **\$0.00**

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No
☐ Yes **\$0.00**

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance. Name the insurance company of each policy and the beneficiary, and list its value

☒ No
☐ Yes **\$0.00**

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No
☐ Yes **\$0.00**

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No
☐ Yes **\$0.00**

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No
☐ Yes **\$0.00**

35. Any financial assets you did not already list

☒ No
☐ Yes **\$0.00**

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here

\$2,251.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No
☐ Yes **\$0.00**

54. Add the dollar value of all of your entries from Part 7, including any entries for pages you have attached for Part 7. Write that number here

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 **\$1,113,000.00**

56. Part 2: Total vehicles, line 5 **\$2,500.00**

57. Part 3: Total personal and household items, line 15 **\$1,600.00**

58. Part 4: Total financial assets, line 36	<u>\$2,251.00</u>	
59. Part 5: Total business-related property, line 45	_____	
60. Part 6: Total farm- and fishing-related property, line 52	_____	
61. Part 7: Total other property not listed, line 54	_____	
62. Total personal property. Add lines 56 through 61	<u>\$6,351.00</u>	
63. Total of all property on Schedule A/B. Add line 55 + line 62	<table border="1"><tr><td>\$1,119,351.00</td></tr></table>	\$1,119,351.00
\$1,119,351.00		

Fill in this information to identify your case:

Debtor 1 Gerald Kane

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania

Case number 2:19-bk-12729
(If known)

☒ Check if this is an amended filing

Official Form 106C

Amended Schedule C: The Property You Claim as Exempt 04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming PA state exemptions and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <i>Copy the value from Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption</i>	Specific laws that allow exemption
Shore house (Line 1)	\$160,000.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Debtor's home (Line 1)	\$953,000.00	<input checked="" type="checkbox"/> \$25,150.00 + \$1,325.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1) and 11 U.S.C. § 522(d)(5)
2002 Nissan Frontier (Line 3)	\$2,500.00	<input checked="" type="checkbox"/> \$2,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
Various household furnishings (Line 6)	\$800.00	<input checked="" type="checkbox"/> \$800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Various consumer electronics (Line 7)	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Debtor's clothes (Line 11)	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <i>Copy the value from Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption</i>	Specific laws that allow exemption
Pension - Turner Construction - per month (Line 21)	\$1,200.00	<input checked="" type="checkbox"/> <u>\$1,200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)
Total	\$1,118,200.00	\$31,675.00	

3. **Are you claiming a homestead exemption of more than \$170,350.00?**
(Subject to adjustment on 04/01/2022 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☐ Yes

Fill in this information to identify your case:

Debtor 1 Gerald Kane

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania

Case number 2:19-bk-12729
(If known)

Check if this is:

- ☒ An amended filing
☐ A supplement showing post-petition chapter 13 income as of

Official Form 106I
Amended Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☒ Employed
☐ Not employed

Project manager

Wickersham Custom Homes

1146 Saint Finegan's Drive
West Chester, PA 19382

1 month

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Secretary

Saint Patrick of Kennett Square

212 Meredith Street
Kennett Square, PA 19348

30 Years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Including your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. **List monthly gross wages, salary, and commissions** before all payroll deductions).
If not paid monthly, calculate what the monthly wage would be.
3. **Estimate and list monthly overtime pay.**
4. **Calculate gross income.** Add line 2 + line 3.

	For Debtor 1	For Debtor 2 or non-filing spouse
2.	\$6,066.66	\$4,998.50
3.	\$0.00	\$0.00
4.	\$6,066.66	\$4,998.50

5. List All payroll deductions:

5a. Tax, Medicare, and Social Security deductions

5a. \$987.17 \$999.15

5b. Mandatory contributions for retirement plans

5b. \$0.00 \$0.00

5c. Voluntary contributions for retirement plans

5c. \$0.00 \$0.00

5d. Required repayments of retirement fund loans

5d. \$0.00 \$0.00

5e. Insurance

5e. \$0.00 \$0.00

5f. Domestic support obligations

5f. \$0.00 \$0.00

5g. Union dues

5g. \$0.00 \$0.00

5h. Other deductions. Specify:

5h. \$0.00 \$0.00

6. Add the payroll deductions. Add lines 5a through 5h

6. \$987.17 \$999.15

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7. \$5,079.49 \$3,999.35

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

8a. (\$2,338.05) \$0.00

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8b. Interest and dividends

8b. \$0.00 \$0.00

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

8c. \$0.00 \$0.00

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8d. Unemployment compensation

8d. \$0.00 \$0.00

8e. Social Security

8e. \$1,400.00 \$1,614.00

8f. Other government assistance that you regularly receive

8f. \$0.00 \$0.00

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:

8g. Pension or retirement income

8g. \$0.00 \$0.00

8h. Other monthly income. Specify: Pension - Turner Construction D1 \$1,200.00

8h. \$1,200.00 \$0.00

9. Add all other income. Add lines 8a-8h.

9. \$261.95 \$1,614.00

10. Calculate monthly income. Add line 7 + line 9.
Add the entries in line 9 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$10,954.79

11. State all other regular contributions to the expenses that you list in *Schedule J* (Official Form 106J).

11. \$0.00

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J* (Official Form 106J).

Specify:

12. **Add the amounts on lines 10 and 11.** The result is the combined monthly income. Also write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information* (Official Form 106Sum) if it applies.

12.

\$10,954.79

13. **Do you expect an increase or decrease within the year after you file this form?**

- ☒ No
☐ Yes.
Explain.....

Fill in this information to identify your case:

Debtor 1 Gerald Kane

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania

Case number 2:19-bk-12729
(If known)

Check if this is:

- ☒ An amended filing
☐ A supplement showing post-petition chapter 13 expenses as of

Official Form 106J Amended Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
☐ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No.
☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*

2. Do you have dependents?

Do not list Debtor 1 or Debtor 2.
Do not state the dependents' names.

- ☒ No
☐ Yes. Fill out this information for each dependent

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as your bankruptcy filing date unless you are using this form as supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date

Include expenses paid for with non-cash governmental assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I).

Note: Expenses for property other than the debtor(s)' primary residence(s), if any, are reported in the Summary of Business/Real-Estate Income & Expense annexed to Schedule I.

Note: Monthly payments that are being made through the Chapter 13 Plan, if any, are not included in the expenses listed on this schedule.

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. **\$4,435.59**

If not included in line 4:

4a. Real estate taxes

4a.

4b. Property, homeowner's, or renter's insurance

4b.

		Your expenses
4c.	Home maintenance, repair, and upkeep expenses	
4d.	Homeowner's association or condominium dues	
5.	Additional mortgage payments for your residence, such as home equity loans	\$529.06
6.	Utilities:	
6a.	Electricity, heat, natural gas	\$120.00
6b.	Water, sewer, garbage collection	\$60.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	\$180.00
6d.	Other. Specify: N/A	
7.	Food and housekeeping supplies	\$400.00
8.	Childcare and children's education costs	
9.	Clothing, laundry, and dry cleaning	\$80.00
10.	Personal care products and services	\$60.00
11.	Medical and dental expenses	\$90.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	\$250.00
13.	Entertainment, clubs, recreation, newspapers, magazine, and books	
14.	Charitable contributions and religious donations	
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	
15b.	Health insurance	
15c.	Vehicle insurance	\$200.00
15d.	Other insurance. Specify: N/A	
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: N/A	
17.	Installment or lease payments (None)	\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I</i> (Official Form 106I)	
19.	Other payments you make to support others who do not live with you. Specify: N/A	
20.	Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I</i> (Official Form 106I)	
20a.	Mortgages on other property	
20b.	Real estate taxes	
20c.	Property, homeowner's, or renter's insurance	
20d.	Maintenance, repair, and upkeep expenses	
20e.	Homeowner's association or condominium dues	

		Your expenses
20f. Other. Specify:	20f.	
21. Other. Specify: Mortgage to shore home	21.	\$2,000.00
22. Calculate your monthly expenses.		
22a. Add lines 4 through 21.	22a.	\$8,404.65
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	\$8,404.65
23. Calculate your monthly net income		
23a. Copy line 12 (your combined monthly income) from Schedule I	23a.	\$10,954.79
23b. Copy your monthly expenses from line 22 above.	23b.	\$8,404.65
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income	23c.	\$2,550.14
24. Do you expect an increase or decrease in your expenses within the year after you file this form?		
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain.....		

BkAssist® Software Copyright© 2010-2017 by Walter Oney. All rights reserved.

Fill in this information to identify your case:

Debtor 1 Gerald Kane

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania

Case number 2:19-bk-12729
(If known)

☒ Check if this is an amended filing

Official Form 106Dec

Amended Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of person N/A. Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

/s/ Gerald Kane
Signature of Debtor 1

08/01/2019
Date

Signature of Debtor 2

08/01/2019
Date

Fill in this information to identify your case:

Debtor 1 Gerald Kane

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania

Case number 2:19-bk-12729
(If known)

☒ Check if this is an amended filing

Official Form 107

Amended Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. **What is your current marital status?**
☒ Married
☐ Not married
2. **During the last 3 years, have you lived anywhere other than where you live now?**
☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.
3. **Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?**
(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. **Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Check all that apply	Sources of income Check all that apply
	Gross income (before deductions and exclusions)	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
		<u>\$49,074.00</u>
For last calendar year: (January 1 to December 31, 2018)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, 2017)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
☐ Yes. Fill in the details.

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825.00* or more?

- ☐ No. Go to line 7.
☐ Yes. List below each creditor to whom you paid a total of \$6,825.00* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 04/01/2022 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☒ No. Go to line 7.
☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No
☐ Yes. List all payments to an insider

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No
☐ Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☒ Yes. Fill in the details

Case title	Nature of the case	Court or agency	Status of the case
------------	--------------------	-----------------	--------------------

Mr. Cooper v. Gerald Kane, No. F-022392-18	Foreclosure case	Atlantic County Superior Court	Judgment entered
-----------------------------------------------	------------------	-----------------------------------	------------------

- 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
Check all that apply and fill in the details below.
☒ No. Go to line 11.
☐ Yes. Fill in the information below.
- 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**
☒ No
☐ Yes. Fill in the details
- 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**
☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

- 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**
☒ No
☐ Yes. Fill in the details for each gift.
- 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**
☒ No
☐ Yes. Fill in the details of each gift or contribution

Part 6: List Certain Losses

- 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**
☒ No
☐ Yes. Fill in the details

Part 7: List Certain Payments or Transfers

- 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.
☐ No
☒ Yes. Fill in the details

Person who was paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Andrew M. Carroll 427 N. Packard Street Hammonton, NJ 08037 Email or website address: AndrewCarrollEsq@gmail.com Person Who Made the Payment if Not You:	Expense & fee retainer (including any retainer for the filing fee)	04/25/2019	\$750.00

Person who was paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
AbacusCC.org Email or website address: AbacusCC.org Person Who Made the Payment if Not You:	Fee for § 109(h)(1) briefing by approved nonprofit budget and credit counseling agency	04/25/2019	\$24.95

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
☐ Yes. Fill in the details

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No
☐ Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No
☐ Yes. Fill in the details.

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of

hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☐ No. None of the above applies. Go to Part 12.
☒ Yes. Check all that apply above and fill in the details below for each business.

Business name and address	Describe the nature of the business and identify the accountant or bookkeeper	Employer identification number (Do not include SSN or ITIN) Dates business existed
Wickersham Custom Homes, LLC 1146 Saint Finigans Drive West Chester, PA 19382	N/A	N/A to Present

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No
☐ Yes. Fill in the details below.

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Gerald Kane
Signature of Debtor 1

08/01/2019
Date

Signature of Debtor 2

08/01/2019
Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

- ☒ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of person **N/A -- the BkAssist software used to prepare this petition is licensed for use only by attorneys.**